B1 (Official Form 1) (4/10)

UNITED STATES BANKRUPTCY COURT  NORTHERN DISTRICT OF TEXAS  FORT WORTH DIVISION				Volu	ntary Petition			
Name of Debtor (if individual, enter Last, First, M Stark, Daniel Bradley	iddle):				Joint Debtor (Sp Elizabeth A	oouse) (Last, Firs <b>nn</b>	t, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	years					the Joint Debtor is, and trade names		
Last four digits of Soc. Sec. or Individual-Taxpay than one, state all): xxx-xx-9178	er I.D. (ITIN)/Comp	lete EIN (if mor				ec. or Individual-T	axpayer I.D. (ITIN)	/Complete EIN (if more
Street Address of Debtor (No. and Street, City, a 6202 Woolwich Dr Arlington, TX	nd State):	ZIP CODE		6202 <b>\</b>	ddress of Joint D Voolwich Di ton, TX	`	reet, City, and Stat	ie):
		<b>76001</b>						<b>76001</b>
County of Residence or of the Principal Place of Tarrant	Business:			County of Tarrar		of the Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from street 6202 Woolwich Dr Arlington, TX	address):			6202 \	Address of Joint  Voolwich Di  ton, TX		from street address	ss):
		ZIP CODE <b>76001</b>						ZIP CODE <b>76001</b>
Location of Principal Assets of Business Debtor	(if different from stre	eet address abo	ove):					ZIP CODE
Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Chec Health Care B Single Asset R in 11 U.S.C. § Railroad Stockbroker Commodity Br Clearing Bank Other  Tax-Ex (Check bo Debtor is a tax under Title 26 Code (the Inte	Real Estate as o 101(51B) roker	defined ) ization states	Ch Ch Ch Ch		Nature (Check consumer U.S.C. dd by an or a	of a Foreig	ox.)  5 Petition for Recognition gn Main Proceeding  5 Petition for Recognition gn Nonmain Proceeding
Filing Fee (Check Full Filing Fee attached.  Filing Fee to be paid in installments (application for the court's considera unable to pay fee except in installments. R  Filing Fee waiver requested (applicable to cattach signed application for the court's contact.	able to individuals o tion certifying that t ule 1006(b). See C chapter 7 individuals	he debtor is Official Form 3A s only). Must	١.	Dec Dec Check	btor is not a sma if: btor's aggregate iders or affiliates 4/01/13 and even all applicable blan is being filed ceptances of the	usiness debtor as all business debtor noncontigent liqu are less than \$2, any three years the boxes: with this petition.	idated debts (exclusive and a debts) (exclusive and a debts).	C. § 101(51D).  J.S.C. § 101(51D).  J.G. § 101(51D).
Statistical/Administrative Information  ✓ Debtor estimates that funds will be available  Debtor estimates that, after any exempt pro there will be no funds available for distributi  Estimated Number of Creditors  ✓ □ □ □ 1-49 50-99 100-199 200-999	operty is excluded a on to unsecured cr	nd administrati editors.	ne expense 10,001-				Dover	THIS SPACE IS FOR COURT USE ONLY
Estimated Assets	5,000 \$1,000,001 to \$10 million	10,000 \$10,000,001 to \$50 million	25,000 \$50,000, to \$100 r		50,000 \$100,000,001 to \$500 million	\$500,000,001	100,000  More than \$1 billion	
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001	\$10,000,001	□ \$50,000,	,001	\$100,000,001	\$500,000,001	More than	

B1 (O	fficial Form 1) (4/10)		Page 2
Vo	luntary Petition		Bradley Stark
(Thi	is page must be completed and filed in every case.)		eth Ann Stark
1 0	All Prior Bankruptcy Cases Filed Within Last	· · · · · · · · · · · · · · · · · · ·	
None	on Where Filed: e	Case Number:	Date Filed:
Locati	on Where Filed:	Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor	(If more than one, attach additional sheet.)
Name <b>Non</b> e	of Debtor:	Case Number:	Date Filed:
Distric		Relationship:	Judge:
		·	
10Q)	Exhibit A e completed if debtor is required to file periodic reports (e.g., forms 10K and with the Securities and Exchange Commission pursuant to Section 13 or 15(d) Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose di I, the attorney for the petitioner informed the petitioner that [he of title 11, United States Code,	Exhibit B completed if debtor is an individual ebts are primarily consumer debts.) named in the foregoing petition, declare that I have or she] may proceed under chapter 7, 11, 12, or 13 and have explained the relief available under each nat I have delivered to the debtor the notice
		X /s/ R. Lee Barrett	06/02/2010
		R. Lee Barrett	Date
	the debtor own or have possession of any property that poses or is alleged to pos Yes, and Exhibit C is attached and made a part of this petition. No.	e a threat of imminent and identifiab	ole harm to public health or safety?
	be completed by every individual debtor. If a joint petition is filed, eac Exhibit D completed and signed by the debtor is attached and mess is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	
		ding the Debtor - Venue	
	(Check any Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day There is a bankruptcy case concerning debtor's affiliate, general part	s than in any other District.	, ,
	Debtor is a debtor in a foreign proceeding and has its principal place principal place of business or assets in the United States but is a defor the interests of the parties will be served in regard to the relief sour	of business or principal assets endant in an action or proceed	s in the United States in this District, or has no
	Certification by a Debtor Who Resid		al Property
	(Check all a Landlord has a judgment against the debtor for possession of debtor	pplicable boxes.) s residence. (If box checked,	complete the following.)
		(Name of landlord that obtaine	ed judgment)
	_		
_		(Address of landlord)	obtor would be permitted to our the entire
_	Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after		·
	Debtor has included in this petition the deposit with the court of any repetition.	ent that would become due du	ring the 30-day period after the filing of the
	Debtor certifies that he/she has served the Landlord with this certifica	ation (11 I I S C & 362(I))	

Voluntary Petition	Name of Debtor(s): Daniel Bradley Stark
(This page must be completed and filed in every case)	Elizabeth Ann Stark
Siç	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
declare under penalty of perjury that the information provided in this petition is rue and correct.  If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
1, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
f no attorney represents me and no bankruptcy petition preparer signs the etition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
/s/ Daniel Bradley Stark  Daniel Bradley Stark	V
-	(Signature of Foreign Representative)
X /s/ Elizabeth Ann Stark Elizabeth Ann Stark	(Cignisian of Congressionality)
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
06/02/2010	
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
/s/ R. Lee Barrett R. Lee Barrett Bar No. 24027280 Allmand & Lee, PLLC 6701 Bedford Euless Rd., Suite 510 Hurst, TX 76053	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No.(214) 265-0123 Fax No.(214) 265-1979	
06/02/2010	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date In a case in which § 707(b)(4)(D) applies, this signature also constitutes a sertification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)  declare under penalty of perjury that the information provided in this petition is rue and correct, and that I have been authorized to file this petition on behalf of he debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X_
	Date
X	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or
Signature of Authorized Individual	partner whose Social-Security number is provided above.
	Names and Social-Security numbers of all other individuals who prepared or
Printed Name of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets

and the Federal Rules of Bankruptcy Procedure may result in fines or

A bankruptcy petition preparer's failure to comply with the provisions of title 11

conforming to the appropriate official form for each person.

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Title of Authorized Individual

Date

B 1D (Official Form 1, Exhibit D) (12/09)

have to take extra steps to stop creditors' collection activities.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

In re:	Daniel Bradley Stark Elizabeth Ann Stark	Case No (if known)
	Debtor(s)	
	EXHIBIT D - INDI	VIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
canno	t do so, you are not eligible to	k truthfully one of the five statements regarding credit counseling listed below. If you of file a bankruptcy case, and the court can dismiss any case you do file. If that happens, a paid, and your creditors will be able to resume collection activities against you. If your

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may

1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Daniel Bradley Stark

Date: \_\_\_\_\_06/02/2010

## B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF TEXAS** FORT WORTH DIVISION

In re:	Daniel Bradley Stark		Case No.
	Elizabeth Ann Stark		(if known)
	Debtor(s)		
	EXHIBIT D - IND	IVIDUAL DEBTOR'S STATE CREDIT COUNSELING RE	MENT OF COMPLIANCE WITH QUIREMENT
		Continuation Sheet No	). 1
_	I am not required to receive a panied by a motion for determ	credit counseling briefing because of: ination by the court.]	[Check the applicable statement.] [Must be
		11 U.S.C. § 109(h)(4) as impaired by reg and making rational decisions with res	eason of mental illness or mental deficiency so as to spect to financial responsibilites.);
		11 U.S.C. § 109(h)(4) as physically impa a credit counseling briefing in person, by	ired to the extent of being unable, after reasonable telephone, or through the Internet.);
	☐ Active military duty in a	military combat zone.	
_	The United States trustee or b.C. § 109(h) does not apply in		that the credit counseling requirement of
I certif	y under penalty of perjury tl	nat the information provided above is	true and correct.
Signati	ure of Debtor: /s/ Daniel Bra	adley Stark	

B 1D (Official Form 1, Exhibit D) (12/09)

have to take extra steps to stop creditors' collection activities.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

In re:	Daniel Bradley Stark Elizabeth Ann Stark	Case No (if known)
	Debtor(s)	
	EXHIBIT D - INDI	VIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
canno	t do so, you are not eligible to	k truthfully one of the five statements regarding credit counseling listed below. If you of file a bankruptcy case, and the court can dismiss any case you do file. If that happens, a paid, and your creditors will be able to resume collection activities against you. If your

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may

1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Date: 06/02/2010

## B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF TEXAS** FORT WORTH DIVISION

In re:	Daniel Bradley Stark		Case No.	
	Elizabeth Ann Stark			(if known)
	Debtor(s)			
		AL DEBTOR'S STATE		PLIANCE WITH
		Continuation Sheet No	. 1	
_	I am not required to receive a credit con panied by a motion for determination by		[Check the applicab	le statement.] [Must be
		C. § 109(h)(4) as impaired by reaking rational decisions with res		
	<b>—</b> • • •	C. § 109(h)(4) as physically impa counseling briefing in person, by		•
	☐ Active military duty in a military	combat zone.		
	The United States trustee or bankrupt .C. § 109(h) does not apply in this dist		I that the credit counse	eling requirement of
I certif	y under penalty of perjury that the i	nformation provided above is	true and correct.	
Signati	ure of Debtor: /s/ Elizabeth Ann Sta	rk		
	Elizabeth Ann Stark			

In re	Daniel Bradley Stark
	Elizabeth Ann Stark

Case No	
	(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead 6202 Woolwich Dr Arlington, Texas 76001	Deed of Trust	С	\$156,500.00	\$76,073.00

Total: \$156,500.00 (Report also on Summary of Schedules)

In re	Daniel Bradley Stark
	Elizabeth Ann Stark

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	С	\$35.00
Checking, savings or other financial accounts, certificates of deposit		Texas Trust Credit Union Checking 4860	С	\$80.00
or shares in banks, savings and loan, thrift, building and loan, and home-		Texas Trust Credit Union Savings	c	\$0.00
stead associations, or credit unions, brokerage houses, or cooperatives.		Texas Trust Credit Union Savings 4860	С	\$25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings,		Living Room Furniture	С	\$750.00
including audio, video and computer equipment.		Television (3)	С	\$350.00
		VCR/DVD (2)	С	\$125.00
		Computer	С	\$250.00
		Stereo	С	\$50.00
		Den Furniture	С	\$200.00
		Dining Room Furniture	С	\$200.00
		Refrigerator	С	\$200.00
		Freezer	С	\$50.00
		Stove	С	\$200.00
		Microwave	С	\$50.00
		Dishwasher	С	\$200.00

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Washing Machine	С	\$200.00
		Dryer	С	\$100.00
		Plates, China, etc.	С	\$250.00
		Silverware	С	\$50.00
		Bedroom Furniture	С	\$250.00
		Household Tools	С	\$210.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Cd's, Dvd's, Records And Collecibles	С	\$1,000.00
6. Wearing apparel.		Clothes	С	\$1,500.00
7. Furs and jewelry.		Jewelry	С	\$1,200.00
8. Firearms and sports, photographic, and other hobby equipment.		Camcorder	С	\$5.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

112,917.01
\$6,000.00
\$16,924.00

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2009 Huyndai Accent GS With 2,000 Miles	С	\$12,175.00
		2009 Hyundai Elantra GLS/SE With 15,000 Miles	С	\$14,775.00

In re	<b>Daniel Bradley Stark</b>
	Flizabeth Ann Stark

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		2005 Hyundai With Santa Fe With 83,000 Miles	С	\$8,425.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			
31. Animals.		5 Cats	С	\$25.00
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.		Lawn Mower	С	\$50.00
		continuation sheets attached Total	>	\$178,821.01

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re	Daniel Bradley Stark
	Elizabeth Ann Stark

Case No.	
	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead 6202 Woolwich Dr Arlington, Texas 76001	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001002	\$80,427.00	\$156,500.00
Living Room Furniture	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$750.00	\$750.00
Television (3)	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$350.00	\$350.00
VCR/DVD (2)	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$125.00	\$125.00
Computer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$250.00	\$250.00
Stereo	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Den Furniture	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Dining Room Furniture	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Freezer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
* Amount subject to adjustment on 4/1/13 and every commenced on or after the date of adjustment.	\$82,602.00	\$158,675.00	

Case No.	
	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Stove	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00	
Microwave	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00	
Dishwasher	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00	
Washing Machine	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00	
Dryer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00	
Plates, China, etc.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$250.00	\$250.00	
Silverware	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00	
Bedroom Furniture	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$250.00	\$250.00	
Household Tools	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$210.00	\$210.00	
Books, Cd's, Dvd's, Records And Collecibles	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$1,000.00	\$1,000.00	
Clothes	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$1,500.00	\$1,500.00	
Jewelry	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$1,200.00	\$1,200.00	
Camcorder	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(7)	\$5.00	\$5.00	
		\$87,817.00	\$163,890.00	

Case No.	
	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
IRA	Tex. Prop. Code § 42.0021	\$112,917.01	\$112,917.01	
Merrill Lynch IRA	Tex. Prop. Code § 42.0021	\$6,000.00	\$6,000.00	
401K	Tex. Prop. Code § 42.0021	\$16,924.00	\$16,924.00	
2009 Huyndai Accent GS With 2,000 Miles	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$302.00	\$12,175.00	
2009 Hyundai Elantra GLS/SE With 15,000 Miles	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$0.00	\$14,775.00	
2005 Hyundai With Santa Fe With 83,000 Miles	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$8,425.00	\$8,425.00	
5 Cats	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(11)	\$25.00	\$25.00	
		\$232,410.01	\$335,131.01	

B6D (Official Fo	rm 6D) (12/07)
In re	<b>Daniel Bradley Stark</b>
	Elizabeth Ann Stark

Case No.	
	(if known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: x4244  Capital One Auto Finance PO Box 60511 City of Industry, CA 91716		С	DATE INCURRED: 05/25/2009 NATURE OF LIEN: Purchase Money COLLATERAL: 2009 Hyundai Accent REMARKS: In the plan				\$11,873.00	
ACCT #: xxxxxx5278  Harris Bank N.A. PO Box 6201 Carol Stream, IL 60197		С	VALUE: \$12,175.00  DATE INCURRED: 05/2009 NATURE OF LIEN: Purchase Money COLLATERAL: 2009 Hyundai Elantra REMARKS: Current Account  VALUE: \$14,775.00				\$17,091.00	\$2,316.00
ACCT #: xxxxxx3725  Pnc Mortgage PO Box 54826 Los Angeles, CA 96118		С	DATE INCURRED: 06/2003 NATURE OF LIEN: Deed of Trust COLLATERAL: Homestead REMARKS: Direct Pay Current Account  VALUE: \$156,500.00				\$76,073.00	
							4405.007.00	
			Subtotal (Total of this F Total (Use only on last )	_	•		\$105,037.00 \$105,037.00	\$2,316.00 \$2,316.00
No continuation sheets attached (Report also on (If applicable								

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

Case No.	
	(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	continuation sheets attached

Case No.	
	(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY		
ACCT #:	Г		DATE INCURRED: 2008-2009	Г							
IRS Department of the Treasury Austin, TX 73301-0030		С	CONSIDERATION: Taxes REMARKS: In The Plan				\$7,257.00	\$7,257.00	\$0.00		
Sheet no. 1 of 2 contin	יבוור	tion s	sheets Subtotals (Totals of this	na	رمر امر	·	\$7 257 00	\$7 257 00	\$0.00		
Sheet no of continuation sheets Subtotals (Totals of this page) >											
Totals >  (Use only on last page of the completed Schedule E.  If applicable, report also on the Statistical Summary  of Certain Liabilities and Related Data.)											

Case No.	
	(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY		
ACCT #:		<del>                                     </del>	DATE INCURRED: <b>05/31/2010</b>								
Allmand & Lee, PLLC 8701 Bedford Euless Rd., Suite 510 Hurst, TX 76053		С	CONSIDERATION: Attorney Fees REMARKS: In The Plan				\$2,359.00	\$2,359.00	\$0.00		
			sheets Subtotals (Totals of this	pag	ge)	>	\$2,359.00	\$2,359.00	\$0.00		
attached to Schedule of Creditors Holding Priority Claims  (Use only on last page of the completed Schedule E.  Report also on the Summary of Schedules.)  \$9,616.00											
Totals > \$9,616.00 \$0.00  (Use only on last page of the completed Schedule E.  If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)											

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 2758 Apple Dental PA 6204Cooper Street Suite 104 Arlington, TX 76001		С	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$266.00
ACCT #: xxxxxxxxxxxxx0808  Bank Of America Attn: Bankruptcy NC4-105-03-14 PO Box 26012 Greensboro, NC 27410		С	DATE INCURRED: 08/2001 CONSIDERATION: Credit Card REMARKS: Current Account				\$18,415.00
ACCT #: xxxxxxxxxxxx6903  Best Buy Attn: Bankruptcy PO Box 5263 Carol Stream, IL 60197		С	DATE INCURRED: 11/2005 CONSIDERATION: Charge Account REMARKS: Current Account				\$3,422.00
ACCT #: xxxxxxxx5107  Chase Po Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 07/2006 CONSIDERATION: Credit Card REMARKS: Current Account Account Closed By Grantor				\$25,951.00
ACCT #: xxxxxxxxxxxx0663 Chase PO Box 94014 Palatine, IL 60094		С	DATE INCURRED: 07/2006 CONSIDERATION: Credit Card REMARKS:				\$25,280.00
ACCT #: xxxxx8564 Credit First PO Box 818011 Cleveland, OH 44181		С	DATE INCURRED: 02/2003 CONSIDERATION: Charge Account REMARKS: Current Account				\$1,289.00
	•	\$74,623.00					
continuation sheets attached							

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxxxxxxxxxxx0220 Fla Card Services PO Box 15726 Wilmington, DE 19886		С	DATE INCURRED: 04/2003 CONSIDERATION: Credit Card REMARKS:				\$500.00
ACCT #: 0220 Fia Csna Attn: Bankruptcy PO Box 182686 Columbus, OH 43218		С	DATE INCURRED: 04/2003 CONSIDERATION: Credit Card REMARKS: Current Account Account Closed By Consumer				\$356.00
ACCT #: xxxxx8564  Firestone PO Box 81410 Cleveland, OH 44181-0410		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,300.00
ACCT #: xxxxxx5996  Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		С	DATE INCURRED: 04/2001 CONSIDERATION: Credit Card REMARKS: Current Account				\$2,746.00
ACCT #: xxxxxxxxxxxxx2581  Lane Bryant P.O. Box 659562 San Antonio, TX 78265		С	DATE INCURRED: 08/1990 CONSIDERATION: Credit Card REMARKS: Current Account				\$795.00
ACCT #: xxxxxxxx6827  National City Card Ser K-a16-2j Kalamazoo, MI 49009		С	DATE INCURRED: 11/2007 CONSIDERATION: Credit Card REMARKS: Current Account				\$19,974.00
Sheet no1 of2 continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl			hed to Sui	otot	al :	>	\$25,671.00
Concount of Charles Holding Charles Holpholity Ch							

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxxx-xxxx-xxxx-4733 PNC Bank P.O. Box 3429 Pittsburgh, PA 15230		O	DATE INCURRED: 11/2007 CONSIDERATION: Credit Card REMARKS:				\$19,500.00
ACCT #: xxxxx9446 Shell Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195		O	DATE INCURRED: 02/2003 CONSIDERATION: Credit Card REMARKS: Current Account				\$1,867.00
ACCT #: T-Mobile PO Box 742596 Cincinnati, OH 45274-2596		C	DATE INCURRED: CONSIDERATION: Notice Only Contract/Lease REMARKS: Service Contract				Unknown
ACCT#: xxxx-xxxx-xxxx-1743 Texas Trust Credit Uni Po Box 532029 Grand Prairie, TX 75053		C	DATE INCURRED: 02/1998 CONSIDERATION: Credit Card REMARKS: Current Account				\$9,625.00
Sheet no. <u>2</u> of <u>2</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	\$30,992.00 \$131,286.00						

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>Mobile</b> O Box 742596 Incinnati, OH 45274-2596	Service Contract Contract to be ASSUMED

B6H (	Official Form 6H) (12/07)
In re	<b>Daniel Bradley Stark</b>
	Elizabeth Ann Stark

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case No.	
	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse					
Married	Relationship(s): D	Daughter Daughter	Age(s): 20 13	Relationship	o(s):	Age(s):
F	Pakter			07.11.5		
Employment:	Debtor			Spouse		
Occupation Name of Employer How Long Employed Address of Employer	Unemployed Unemployed			Systems Ad Lockheed M 15 Years P.O. Box 69 Dallas, TX	Martin 5003	
INCOME: (Estimate of av	erage or projected	monthly inco	me at time case file	ed)	DEBTOR	SPOUSE
1. Monthly gross wages	, salary, and commi				\$0.00	\$5,428.45
2. Estimate monthly over	ertime				\$0.00	\$0.00
3. SUBTOTAL					\$0.00	\$5,428.45
: Other (Conseils)	ROLL DEDUCTION LY TAKE HOME PA operation of busine perty s e or support payme	/S /S /E /E /S AY ess or profess	SP SP Loan mployee Charity Fun mployer Store sion or farm (Attacl	n detailed stmt)	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$409.02 \$299.61 \$70.07 \$644.97 \$0.00 \$325.00 \$488.06 \$0.00 \$0.00 \$0.00 \$0.00 \$3,191.72 \$0.00 \$0.00 \$0.00 \$0.00
<ul> <li>11. Social security or gov</li> <li>12. Pension or retiremen</li> <li>13. Other monthly incoma.</li> <li>b.</li> </ul>	vernment assistance				\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00
c					\$0.00	\$0.00
14. SUBTOTAL OF LINE					\$0.00	\$0.00
15. AVERAGE MONTHL	,			•	\$0.00	\$3,191.72
16. COMBINED AVERAGE	GE MONTHLY INCO	JME: (Combi	ne column totals fr	om line 15)	\$3,	191.72

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

B6J (Official Form 6J) (12/07)

IN RE: Daniel Bradley Stark Elizabeth Ann Stark

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

Case No.	
	(if known)

\$3,283.78

(\$92.06)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate an	у
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may	
differ from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures	

Rent or home mortgage payment (include lot rented for mobile home)	\$1,362.12
a. Are real estate taxes included? ☑ Yes ☐ No	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
b. Is property insurance included? ☑ Yes ☐ No	
2. Utilities: a. Electricity and heating fuel	\$400.00
b. Water and sewer	\$55.00
c. Telephone	\$100.00
d. Other:	
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$600.00
5. Clothing 6. Laundry and dry clooping	\$100.00 \$80.00
Laundry and dry cleaning     Medical and dental expenses	\$166.66
8. Transportation (not including car payments)	\$200.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	<b>\$200.00</b>
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	<b>#470.00</b>
d. Auto e. Other:	\$170.00
<ol> <li>Taxes (not deducted from wages or included in home mortgage payments)</li> <li>Specify:</li> </ol>	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
<ul><li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li><li>17.a. Other:</li></ul>	
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,283.78
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	g the filing of this
document: Probably Student Loans For Oldest Daughters College Over Next 2 Years	
20. STATEMENT OF MONTHLY VIIET INCOME	
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I	\$3,191.72

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

In re Daniel Bradley Stark Elizabeth Ann Stark

Case No.

Chapter 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$156,500.00		
B - Personal Property	Yes	5	\$178,821.01		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		\$105,037.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$9,616.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$131,286.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,191.72
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,283.78
	TOTAL	20	\$335,321.01	\$245,939.00	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

In re Daniel Bradley Stark
Elizabeth Ann Stark

Case No.

Chapter 13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$7,257.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$7,257.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$3,191.72
Average Expenses (from Schedule J, Line 18)	\$3,283.78
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$10,720.22

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$2,316.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$9,616.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$131,286.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$133,602.00

Case No.	
	(if known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have sheets, and that they are true and correct to the	e read the foregoing summary and schedules, consisting ofbest of my knowledge, information, and belief.	22
Date <u>06/02/2010</u>	Signature /s/ Daniel Bradley Stark  Daniel Bradley Stark	
Date <u>06/02/2010</u>	Signature /s/ Elizabeth Ann Stark Elizabeth Ann Stark	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/10)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

In re:	Daniel Bradley Stark	Case No.	
	Elizabeth Ann Stark		(if known)

		STATEMENT OF FINANCIAL AFFAIRS		
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business,			
	AMOUNT	SOURCE		
	\$27,152.00	YTD Income		
	\$61,832.00	2009 Income		
	\$62,862.00	2008 Income		
	YTD Income Spouse			
	\$53,019.00	2009 Income Spouse		
	\$49,096.00	2008 Income Spouse		
	2. Income other than	from employment or operation of business		
State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		seding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse rs filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed,		
	AMOUNT	SOURCE		
	\$7,825.00	YTD IRA Income		
	\$29,750.00	2009 IRA Income		
	\$40,875.00	2008 IRA Income		
	\$3,750.00	2008 Rental Real Estate Income		
	\$3,063.00	2008 Gambling Income		
	\$185.00	2009 Taxable Interest Income		

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Bank Of America PO Box 851001 Dallas, Texas 75288 DATES OF PAYMENTS Monthly x 3

AMOUNT PAID \$1,860.00 AMOUNT STILL OWING \$19,000.00

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

n re:	Daniel Bradley Stark	Case No.	
	Elizabeth Ann Stark	_	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

Chase PO Box 94014 Palatine, IL 60094	Monthly x 3	\$2,760.00	\$26,000.00	
Capital One Auto Finance 3901 N Dallas Pkwy Plano, TX 75093	Monthly x 3	\$828.24	\$11,856.00	
Harris N.a. 3800 Golf Rd Ste. 300 Rolling Meadows, IL 60008	Monthly x 3	\$1,050.00	\$17,121.00	
Pnc Mortgage 6 N Main St Dayton, OH 45402	Monthly x 3	\$4,098.00	\$76,073.00	

#### None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

## None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

NOITE

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

#### None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

n re:	Daniel Bradley Stark	Case No.	
	Elizabeth Ann Stark		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	0	n	Δ

✓ b. l

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

V

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Allmand & Lee, PLLC 8701 Bedford Euless Rd., Suite 510 Hurst, TX 76053 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 05/31/2010

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$641.00

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### **UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS** FORT WORTH DIVISION

In re:	Daniel Bradley Stark	Case No.	
	Elizabeth Ann Stark		(if known)

## STATEMENT OF FINANCIAL AFFAIRS

	Continuation Sheet No. 3
None	13. Setoffs  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	14. Property held for another person List all property owned by another person that the debtor holds or controls.
None	15. Prior address of debtor  If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
None	16. Spouses and Former Spouses  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.  NAME  Elizabeth Ann Stark
	17. Environmental Information  For the purpose of this question, the following definitions apply:  "Environmental Levi" magnetical states or level attains a regulation regulation application releases of barrardous actions.
	"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.  "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated
	by the debtor, including, but not limited to, disposal sites.  "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.
None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

In re:	Daniel Bradley Stark
	Flizabeth Ann Stark

Case No.			
	(if known)		

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

## None ✓

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.



### **UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS** FORT WORTH DIVISION

In re:	Daniel Bradley Stark	Case No.	
	Elizabeth Ann Stark	_	(if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

None	21. Current Partners, Officers, Directors and Shareholders  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.				
None	. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or olds 5 percent or more of the voting or equity securities of the corporation.				
None	22. Former partners, officers, directors and shareholders  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.				
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately				
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form,				
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax				
None	if the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer,				
 [If co	mpleted by an individual or individual and spouse]				
	are under penalty of perjury that I have read the answer	rs contained in th	e foregoing statement of financial affairs and any		
Date	06/02/2010	Signature	/s/ Daniel Bradley Stark		
		of Debtor	Daniel Bradley Stark		
Date	06/02/2010	Signature	/s/ Elizabeth Ann Stark		
		of Joint Debtor (if any)	Elizabeth Ann Stark		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 201B (Form 201B) (12/09)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

In re	Daniel Bradley Stark
	Elizabeth Ann Stark

Case No.	
Chapter	13

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code,

Daniel Bradley Stark	X /s/ Daniel Bradley Stark	06/02/2010	
Elizabeth Ann Stark	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X /s/ Elizabeth Ann Stark	06/02/2010	
Case No. (if known)	Signature of Joint Debtor (if any)	Date	
Certificate of Com	npliance with § 342(b) of the Bankruptcy Code		
I, R. Lee Barrett required by § 342(b) of the Bankruptcy Code.	, counsel for Debtor(s), hereby certify that I delivered to the	e Debtor(s) the Notice	
/s/ R. Lee Barrett			
R. Lee Barrett, Attorney for Debtor(s)			
Bar No.: 24027280			
Allmand & Lee, PLLC			
8701 Bedford Euless Rd., Suite 510			
Hurst, TX 76053 Phone: (214) 265-0123			
Fax: (214) 265-1979			

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

IN RE: Daniel Bradley Stark CASE NO Elizabeth Ann Stark

CHAPTER 13

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bank that compensation paid to me within one year to services rendered or to be rendered on behalf is as follows:	pefore the filing of the petition in ban	kruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:		\$3,000.00
	Prior to the filing of this statement I have receive	red:	\$641.00
	Balance Due:		\$2,359.00
2.	The source of the compensation paid to me wa		
3.	The source of compensation to be paid to me i  Debtor Other (s		
4.	☐ I have not agreed to share the above-disc associates of my law firm.	losed compensation with any other	person unless they are members and
	☐ I have agreed to share the above-disclose associates of my law firm. A copy of the a compensation, is attached.	•	·
5.	In return for the above-disclosed fee, I have ag a. Analysis of the debtor's financial situation, a bankruptcy; b. Preparation and filing of any petition, sched c. Representation of the debtor at the meeting	nd rendering advice to the debtor in ules, statements of affairs and plan	determining whether to file a petition in which may be required;
6.	By agreement with the debtor(s), the above-dis	sclosed fee does not include the follo	owing services:
		CERTIFICATION	
	I certify that the foregoing is a complete stat representation of the debtor(s) in this bankrupt		ment for payment to me for
	06/02/2010	/s/ R. Lee Barrett	
	Date	R. Lee Barrett Allmand & Lee, PLLC 8701 Bedford Euless Rd., Suite Hurst, TX 76053 Phone: (214) 265-0123 / Fax: (	
	(c/ Daniel Bradley Stark	Int Plinabadh Association	. Charle
	/s/ Daniel Bradley Stark  Daniel Bradley Stark	/s/ Elizabeth Ann Elizabeth Ann Sta	

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS FORT WORTH DIVISION

IN RE: Daniel Bradley Stark Elizabeth Ann Stark

Date 06/02/2010

CASE NO

CHAPTER 13

## **VERIFICATION OF CREDITOR MATRIX**

knowledge.	
Date 06/02/2010	Signature _ /s/ Daniel Bradley Stark
	Daniel Bradley Stark

Signature /s/ Elizabeth Ann Stark
Elizabeth Ann Stark

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her

Allmand & Lee, PLLC 8701 Bedford Euless Rd., Suite 510 Hurst, TX 76053

Apple Dental PA 6204Cooper Street Suite 104 Arlington, TX 76001

Attorney General of Texas Collections Div Bankruptcy Sec PO Box 12548 Austin, TX 78711-2548

Bank Of America Attn: Bankruptcy NC4-105-03-14 PO Box 26012 Greensboro, NC 27410

Best Buy Attn: Bankruptcy PO Box 5263 Carol Stream, IL 60197

Capital One Auto Finance PO Box 60511 City of Industry, CA 91716

Chase Po Box 15298 Wilmington, DE 19850

Chase PO Box 94014 Palatine, IL 60094

Credit First PO Box 818011 Cleveland, OH 44181 FIa Card Services PO Box 15726 Wilmington, DE 19886

Fia Csna Attn: Bankruptcy PO Box 182686 Columbus, OH 43218

Firestone PO Box 81410 Cleveland, OH 44181-0410

Harris Bank N.A. PO Box 6201 Carol Stream, IL 60197

Internal Revenue Service Department of the Treasury PO Box 21126 Philadelphia, PA 19114

IRS
Department of the Treasury
Austin, TX 73301-0030

Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Lane Bryant P.O. Box 659562 San Antonio, TX 78265

Linebarger Goggan Blair & Sampson, LLP 2323 Bryan Ste 1600 Dallas, Texas 75201

National City Card Ser K-a16-2j Kalamazoo, MI 49009

PNC Bank
P.O. Box 3429
Pittsburgh, PA 15230

Pnc Mortgage PO Box 54826 Los Angeles, CA 96118

Shell

Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195

STATE COMPTROLLER OF PUBLIC ACCOUNTS REVENUE ACCOUNTING DIVISION P.O. BOX 13528
AUSTIN, TEXAS 78711

T-Mobile PO Box 742596 Cincinnati, OH 45274-2596

Texas Alcoholic Beverage Comm Licences and Permits Division P.O. Box 13127 Austin, TX 78711-3127

TEXAS EMPLOYMENT COMMISSION TEC BUILDING-BANKRUPTCY 101 E. 15TH STREET AUSTIN, TX 78778

Texas Trust Credit Uni Po Box 532029 Grand Prairie, TX 75053 Tim Truman Chapter 13 Trustee 6851 N.E. Loop 820, Suite 300 North Richland Hills, TX 76180

United States Attorney - NORTH 3rd Floor, 1100 Commerce St. Dallas, TX 75242

United States Attorney General Main Justice Building, Rm. 5111 10th & Constitution Ave NW Washington D.C. 20530 B 22C (Official Form 22C) (Chapter 13) (04/10) In re: Daniel Bradley Stark Elizabeth Ann Stark

Case Number:

According to the calculations required by this statement:
☐ The applicable commitment period is 3 years.
☐ The applicable commitment period is 5 years.
Disposable income is determined under § 1325(b)(3).
Disposable income is not determined under § 1325(b)(3).
(Check the boxes as directed in Lines 17 and 23 of this statement.)

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. RE	PORT OF INC	OME		
	a. [ b. <b>[</b>	ital/filing status. Check the box that applies and Unmarried. Complete only Column A ("Debo Married. Complete both Column A ("Debtor	complete the baland tor's Income") for c's Income") and C	ce of this part of this Lines 2-10. column B ("Spouse'		
1		gures must reflect average monthly income receiveng the six calendar months prior to filing the bankru			Column A	Column B
	mon	e month before the filing. If the amount of monthly ths, you must divide the six-month total by six, and ropriate line.			Debtor's Income	Spouse's Income
2	Gro	ss wages, salary, tips, bonuses, overtime, com	missions.		\$5,329.57	\$5,390.65
3	Line than an a	ome from the operation of a business, profession and enter the difference in the appropriate colurn one business, profession or farm, enter aggregate ttachment. Do not enter a number less than zero. iness expenses entered on Line b as a deduction	ou operate more vide details on			
	a.	Gross receipts	\$0.00	\$0.00		
	b.	Ordinary and necessary business expenses	\$0.00	\$0.00		
	C.	Business income	Subtract Line b	from Line a	\$0.00	\$0.00
4	diffe Do n in P	t and other real property income. Subtract Line rence in the appropriate column(s) of Line 4. Do not include any part of of the operating expense art IV.  Gross receipts	ot enter a number les entered on Line	ess than zero. b as a deduction \$0.00		
	b.	Ordinary and necessary operating expenses	\$0.00	\$0.00		4
	C.	Rent and other real property income	Subtract Line b	from Line a	\$0.00	\$0.00
5 6		rest, dividends, and royalties. sion and retirement income.			\$0.00 \$0.00	\$0.00 \$0.00
7	Any expo	amounts paid by another person or entity, on a enses of the debtor or the debtor's dependents purpose. Do not include alimony or separate main by the debtor's spouse.	, including child s	upport paid for	\$0.00	\$0.00
8	How spou com	mployment compensation. Enter the amount in rever, if you contend that unemployment compensations was a benefit under the Social Security Act, do pensation in Column A or B, but instead state the amount in the compensation claimed to be a	ation received by you not list the amount	ou or your of such		
	be	nefit under the Social Security Act	\$0.00	\$0.00	\$0.00	\$0.00
9	sour sepa of a the S	ome from all other sources. Specify source and ces on a separate page. Total and enter on Line sarate maintenance payments paid by your spoulimony or separate maintenance. Do not include Social Security Act or payments received as a victimanity, or as a victim of international or domestic ter	<ul> <li>Do not include use, but include all le any benefits rece m of a war crime, cr</li> </ul>	e alimony or l other payments ived under the		
	b.			<u> </u>	\$0.00	\$0.00

10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$5,329.57	\$5,390.65				
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.						
	Part II. CALCULATION OF § 1325(b)(4) COMMITMEN	IT PERIOD					
12	Enter the amount from Line 11.		\$10,720.22				
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that						
	a.						
	b.						
	C.						
	Total and enter on Line 13.		\$0.00				
14	Subtract Line 13 from Line 12 and enter the result.  Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 1	14 by the number 12	\$10,720.22				
15	and enter the result.	14 by the number 12	\$128,642.64				
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
	a. Enter debtor's state of residence: b. Enter debtor's household size:4  Application of § 1325(b)(4). Check the applicable box and proceed as directed.						
17	☐ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment						
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DI	SPOSABLE INCOM	IE				
18	Enter the amount from Line 11.		\$10,720.22				
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.						
	b.						
	C.		_				
	Total and enter on Line 19.		\$0.00				

20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$10,720.22				
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$128,642.64				
22	Applicable median family income. Enter the amount from Line 16.					
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed.  The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.  The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT					
	COMPLETE PARTS IV, V, OR VI.	n. 20 NOT				

		Part IV. C.	ALCULATION	OF	F DI	EDUCTIONS	FROM INC	OME	
		Subpart A: Deduc	tions under Sta	nd	ards	of the Interr	nal Revenue S	Service (IRS)	
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living					\$1,371.00			
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.								
	Ηοι	usehold members under 65 ye	ears of age		Hou	sehold membe	ers 65 years of	age or older	
	a1.	Allowance per member	\$60.00	<u> </u>	a2.	Allowance per	r member	\$144.00	
	b1.	Number of members	4	L	b2.	Number of me	embers		
	c1.	Subtotal	\$240.00	] L	c2.	Subtotal		\$0.00	\$240.00
25A	and l	I Standards: housing and util Utilities Standards; non-mortgag nation is available at www.usdo	e expenses for the	e a	pplic	able county and	d household siz	- 1	\$555.00
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.  a. IRS Housing and Utilities Standards; mortgage/rent expense  b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47  c. Net mortgage/rental expense  Subtract Line b from Line a.					\$0.00			
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:								

	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.					
27A	1 construction of terminate in the property and approximate of	perating expenses 2 or more.				
	If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local State Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" and Local Standards: Transportation for the applicable number of vehicles in the applicable Me Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or of the bankruptcy court.)	nount from IRS tropolitan	\$540.00			
27B	Local Standards: transportation; additional public transportation expense.  If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may ownership/lease expense for more than two vehicles.) ☐ 1 ☑ 2 or more Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b t Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtraction and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO.	Transportation ne total of the				
	a. IRS Transportation Standards, Ownership Costs	\$496.00				
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$222.71				
	c. Net ownership/lease expense for Vehicle 1 Subtract Lin	e b from Line a.	\$273.29			
29	Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b t Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtr. Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO.  a. IRS Transportation Standards, Ownership Costs  b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Subtract Line	ne total of the	\$496.00			
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you a federal, state, and local taxes, other than real estate and sales taxes, such as income taxe employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL E	s, self-	\$1,669.43			
31	SALES TAXES.  Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.					
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.					
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount required to pay pursuant to the order of a court or administrative agency, such as spousal payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN	or child support	\$0.00			

34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child.  Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.			
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.		\$0.00	
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 39.		\$0.00	
37	Other Necessary Expenses: telecommunication services. Enter the total you actually pay for telecommunication services other than your basic home servicesuch as pagers, call waiting, caller id, special long distance, or internecessary for your health and welfare or that of your dependents. DO NOT I PREVIOUSLY DEDUCTED.	telephone and cell phone net serviceto the extent	\$200.00	
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 to	through 37.	\$5,379.42	
	Subpart B: Additional Living Expense Note: Do not include any expenses that you hav			
	Health Insurance, Disability Insurance, and Health Savings Account Expenses in the categories set out in lines a-c below that are reasonably nec spouse, or your dependents.			
39	a. Health Insurance	\$546.49		
00	b. Disability Insurance	\$35.62		
	c. Health Savings Account	\$0.00		
	Total and enter on Line 39  IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your ac expenditures in the space below:	tual total average monthly	\$582.11	
40	Continued contributions to the care of household or family members. Emonthly expenses that you will continue to pay for the reasonable and neces elderly, chronically ill, or disabled member of your household or member of you unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED II	sary care and support of an our immediate family who is	\$0.00	
41	Protection against family violence. Enter the total average reasonably necessory of your family under the Family Violence act or other applicable federal law. The nature of these expenses is required court.	nce Prevention and Services	\$0.00	
42	Home energy costs. Enter the total average monthly amount, in excess of t Local Standards for Housing and Utilities, that you actually expend for home PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR AC MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS RE	energy costs. YOU MUST TUAL EXPENSES, AND YOU		
43	Education expenses for dependent children under 18. Enter the total average actually incur, not to exceed \$147.92 per child, for attendance at a private or secondary school by your dependent children less than 18 years of age. YO CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND FOR IN THE IRS STANDARDS.	public elementary or U MUST PROVIDE YOUR S, AND YOU MUST EXPLAIN	\$0.00	

44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.								
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitble contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS OF 15% OF YOUR GROSS MONTHLY INCOME.								
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.								
	Subpart C: Deductions for Debt Payment								
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.								
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?				
	a.	Capital One Auto Finance	2009 Hyundai Accent	\$222.71	□ yes 🗹 no				
	b.	Harris Bank N.A.	2009 Hyundai Elantra	\$0.00	yes ☑ no				
	C.	Pnc Mortgage	Homestead	\$1,366.00	yes □ no				
				Total: Add Lines a, b and c		\$1,588.71			
48	Other payments on secured claims. If any of the debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor  Property Securing the Debt  1/60th of the Cure Amount								
	a.	Ivanie of oreditor	1 Toperty Securing the De	1/00011010	le Cure Amount				
	b.								
	c.								
		Lines a, b and c	\$0.00						
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 33.								
		pter 13 administrative expenses Iting administrative expense.	b, and enter the						
	a. Projected average monthly chapter 13 plan payment. \$756.00								
 	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This								
50		10 %							
	c. Average monthly administrative expense of chapter 13 case Total: Multiply Lines a and b								
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.								
	Subpart D: Total Deductions from Income								
52 <b>Total of all deductions from income.</b> Enter the total of Lines 38, 46 and 51.									

	Part V. DETERMINATION OF DISPOSABI	LE HACOME ONDER & 1959(D)(S)			
53	Total current monthly income. Enter the amount from Line 20.				
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.				
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).				
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.				
		or which there is no reasonable			
57	alternative, describe the special circumstances and the resulting exnecessary, list additional entries on a separate page. Total the exp YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENT MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL EXPENSES NECESSARY AND REASONABLE.	rpenses in lines a-c below. If benses and enter the total in Line 57.  FATION OF THESE EXPENSES AND YOU			
57	necessary, list additional entries on a separate page. Total the exp YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENT MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL	rpenses in lines a-c below. If benses and enter the total in Line 57.  FATION OF THESE EXPENSES AND YOU			
57	necessary, list additional entries on a separate page. Total the exp YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENT MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL EXPENSES NECESSARY AND REASONABLE.	Repenses in lines a-c below. If lenses and enter the total in Line 57. FATION OF THESE EXPENSES AND YOU CIRCUMSTANCES THAT MAKE SUCH			
57	necessary, list additional entries on a separate page. Total the exp YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENT MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL EXPENSES NECESSARY AND REASONABLE.  Nature of special circumstances	Repenses in lines a-c below. If lenses and enter the total in Line 57. FATION OF THESE EXPENSES AND YOU CIRCUMSTANCES THAT MAKE SUCH			
57	necessary, list additional entries on a separate page. Total the exp YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENT MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL EXPENSES NECESSARY AND REASONABLE.  Nature of special circumstances  a.	Repenses in lines a-c below. If lenses and enter the total in Line 57. FATION OF THESE EXPENSES AND YOU CIRCUMSTANCES THAT MAKE SUCH			
57	necessary, list additional entries on a separate page. Total the exp YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENT MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL EXPENSES NECESSARY AND REASONABLE.  Nature of special circumstances  a. b.	Repenses in lines a-c below. If lenses and enter the total in Line 57. FATION OF THESE EXPENSES AND YOU CIRCUMSTANCES THAT MAKE SUCH	\$0.00		
57	necessary, list additional entries on a separate page. Total the exp YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENT MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL EXPENSES NECESSARY AND REASONABLE.  Nature of special circumstances  a. b.	Amount of expense  Total: Add Lines a, b, and c	\$0.00		

## Part VI: ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. **Expense Description** Monthly Amount 60 a. b. c. Total: Add Lines a, b, and c \$0.00 **Part VII: VERIFICATION** I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.) Signature: /s/ Daniel Bradley Stark Date: 06/02/2010 61 **Daniel Bradley Stark** Date: 06/02/2010 Signature: /s/ Elizabeth Ann Stark Elizabeth Ann Stark

## **Current Monthly Income Calculation Details**

In re: Daniel Bradley Stark Case Number:
Elizabeth Ann Stark Chapter: 13

## 2. Gross wages, salary, tips, bonuses, overtime commissions.

Debtor or Spouse's Income	Description (if	Description (if available)							
	6 Months	5 Months	4 Months	3 Months	2 Months	Last Month	Avg. Per		
	Ago	Ago	Ago	Ago	Ago	Wienan	Month		
<u>Debtor</u>	cvs	cvs							
	\$7,090.20	\$4,726.80	\$7,090.20	\$4,726.80	\$4,726.80	\$3,616.65	\$5,329.57		
Spouse	Lockheed Ma	Lockheed Martin							
	\$6,328.41	\$4,865.09	\$4,865.08	\$5,010.88	\$6,263.60	\$5,010.86	\$5,390.65		